

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Sheldon H. Foss *et al.*

Serial No.: 10/646,150

Filed: 08/22/2003

Confirmation No.: 8917

Group Art Unit: 3692

Examiner: Elizabeth Rosen

Docket No. 03101.1020

For: System and Method for Dynamically Managing a Financial Account

AMENDMENT & RESPONSE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

The non-final Office Action mailed July 16, 2008 has been carefully considered.

In response, the Applicants timely submit this Amendment & Response. Please enter the following amendments and consider the following remarks.